

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.*

Appl. No.: 08/922,462

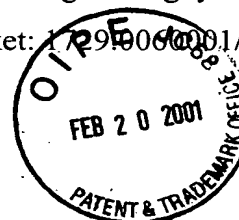
Filed: September 3, 1997

For: **Automated Credit Application  
System**

Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1999006001/RES/MAM



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J. Catlow  
P.E.  
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Rule 1.116  
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**Reply Under 37 C.F.R. § 1.116**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

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In reply to the Office Action dated **December 20, 2000** (PTO Prosecution File Wrapper Paper No. 21), Applicants submit the following Remarks.

It is believed that extensions of time are not required beyond those that may otherwise be provided for in documents accompanying this Amendment. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor are hereby authorized to be charged to our Deposit Account No. 19-0036.

**Remarks**

Reconsideration of this Application is respectfully requested. Claims 13, 16, 17, 20-22, and 38-44 are pending in the application, with claims 13, 17, 20, and 43 being the independent claims.